

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: CHEREE J. GOLDSMITH	§	Case No. 15-82051
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/10/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 07/08/2016.
- 6) Number of months from filing or conversion to last payment: 9.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,777.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 970.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 970.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 579.04	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 75.16	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 654.20</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
SPRINGER LAW FIRM	Lgl	4,000.00	2,500.00	2,500.00	579.04	0.00
CREDIT ACCEPTANCE	Sec	2,100.00	2,067.38	2,067.38	211.01	104.79
5 POINTS RENTALS / DIAMOND	Uns	4,353.00	NA	NA	0.00	0.00
AAA COMMUNITY FINANCE I INC	Uns	120.00	NA	NA	0.00	0.00
ABD FCU	Uns	2,243.06	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Uns	867.77	489.19	489.19	0.00	0.00
AT&T	Uns	113.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	800.00	NA	NA	0.00	0.00
BANQUET FINANCIAL	Uns	5,241.54	NA	NA	0.00	0.00
BULLDOG INVESTMENT GROUP	Uns	6,040.00	NA	NA	0.00	0.00
CAPITAL ONE USA NA	Uns	419.00	NA	NA	0.00	0.00
CHASE BANK USA	Uns	500.00	NA	NA	0.00	0.00
CHECK INTO CASH INC	Uns	346.50	226.50	226.50	0.00	0.00
CHECKS UNLIMITED	Uns	26.00	NA	NA	0.00	0.00
CHEX SYSTEMS	Uns	800.00	NA	NA	0.00	0.00
COMCAST	Uns	905.20	NA	NA	0.00	0.00
COMMONWEALTH EDISON CO	Uns	1,002.16	1,003.08	1,003.08	0.00	0.00
DENTAL EXPERTS LLC	Uns	51.60	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
DISCOVER FINANCIAL SERVICES	Uns	403.00	NA	NA	0.00	0.00
HSBC BANK	Uns	1,013.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF EMPLOYMENT	Uns	6,637.00	6,638.00	6,638.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	5,218.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	6,524.83	6,524.83	0.00	0.00
IRS	Uns	1,242.00	NA	NA	0.00	0.00
NETCASH123.COM	Uns	903.00	NA	NA	0.00	0.00
NICOR GAS	Uns	20.41	NA	NA	0.00	0.00
PEOPLE CUSTOMER SERVICE	Uns	39.00	NA	NA	0.00	0.00
PHYSICIANS IMMEDIATE CARE	Uns	163.20	NA	NA	0.00	0.00
PNC BANK	Uns	500.00	NA	NA	0.00	0.00
ROCK RIVER WATER	Uns	3,812.04	NA	NA	0.00	0.00
ROCK VALLEY FEDERAL CREDIT	Uns	749.70	749.70	749.70	0.00	0.00
ROCKFORD HEALTH PHYSICIANS	Uns	730.92	NA	NA	0.00	0.00
SEVENTH AVENUE	Uns	300.00	276.12	276.12	0.00	0.00
SPRINT CORP	Uns	1,153.55	1,153.55	1,153.55	0.00	0.00
STATELINE RENTAL PROPERTIES	Uns	4,500.00	NA	NA	0.00	0.00
US BANK NA	Uns	800.00	NA	NA	0.00	0.00
WHYNOT LEASING LLC	Uns	541.24	NA	NA	0.00	0.00
WOODFOREST NATIONAL BANK	Uns	800.00	NA	NA	0.00	0.00
WORLD ACCEPTANCE	Uns	1,529.58	1,524.03	1,524.03	0.00	0.00
ARETHA JOHNSON	Uns	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 2,067.38	\$ 211.01	\$ 104.79
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 2,067.38	\$ 211.01	\$ 104.79
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 18,585.00	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 654.20	
Disbursements to Creditors	\$ 315.80	
<b>TOTAL DISBURSEMENTS:</b>		\$ 970.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/16/2016

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.